

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**Robertson, Anschutz, Schneid, Crane & Partners,
PLLC**

Authorized Agent for Secured Creditor
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Sindi Mncina (237862017)

In Re:

**John T Dersch,
Debtor,
Rosemarie Dersch,
Joint Debtor.**

Case No.: 23-15370-RG

Chapter: 7

Hearing Date:

Judge: Rosemary
Gambardella

**CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE
(NOTE AND REVERSE MORTGAGE DATED NOVEMBER 16, 2009)**

Daniel Delpesche of full age, as contract management coordinator by PHH
Mortgage Corporation as servicer for Bank of America, N.A., hereby certifies the following:

Recorded on December 1, 2009, in Bergen County, in Book 00301 at Page 1781

Property Address: 53 Grand St, Little Ferry, NJ 07643

Mortgage Holder: Bank of America, N.A.

1. PAYOFF STATEMENT

Unpaid Principal Balance:	\$ <u>160,133.49</u>
Accrued interest from _____ to _____ :	\$ <u>129,867.50</u>
(Interest rate = _____ % per year; \$ _____ per day x _____ days)	
Unearned interest from _____ to _____ :	\$ <u>0.00</u>
Per diem interest from _____ to _____ :	\$ <u>0.00</u>
Late Charges from _____ to _____ (\$ _____ /mo. x _____ mos.):	\$ <u>0.00</u>
Attorney's fees and costs as of _____ :	\$ <u>0.00</u>

Advances through June 29, 2023 for:

Real Estate Taxes:	\$ <u>0.00</u>
Insurance premiums:	\$ <u>0.00</u>
Other:	\$ <u>0.00</u>
<i>Sub-Total of Advances:</i>	\$ <u>0.00</u>
Less Escrow Monies:	(\$ <u>0.00</u>)
<i>Net Advances:</i>	\$ <u>0.00</u>
Interest on advances from _____ to _____:	\$ <u>0.00</u>
Other charges (specify):	\$ <u>73,867.51</u>
Corporate Advances: \$56,962.80	
MIP: \$10,544.10	
Servicing Fees: \$4,890.00	
Intra Month Per Diem Total: \$1,470.61	
Less unearned interest:	(\$ <u>0.00</u>)
TOTAL DUE AS OF <u>June 29, 2023</u> :	\$ <u>363,868.50</u>
Date of last payment¹ : <u>N/A Reverse Mortgage</u>	

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate as of March 11, 2023 : \$ 365,000.00 *

*Source: Appraisal (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

Liens on the real estate:

1. Real estate taxes as of <u>June 29, 2023</u> :	\$ <u>0.00</u>
(Insurance Premiums included above)	
2. First Mortgage (principal and interest), as of <u>June 29, 2023</u> :	\$ <u>290,000.99</u>
3. Second Mortgage (principal and interest), as of <u>June 29, 2023</u> :	\$ <u>0.00</u>
4. Other (specify below):	\$ <u>73,867.51</u>
Corporate Advances: \$56,962.80	
MIP: \$10,544.10	
Servicing Fees: \$4,890.00	
Intra Month Per Diem Total: \$1,470.61	

¹ Based on my review of the Servicing Records, the Debtor(s)' account is due for the N/A payment.

TOTAL LIENS :

\$ 363,868.50


APPARENT EQUITY AS OF June 29, 2022 :

\$ 1,131.50 **

** If negative, insert zero (0).

I certify under penalty of perjury that the above is true.

Date: 7/31/2023



Signature

Daniel Delpesche

contract management coordinator

rev.8/1/15